


## REPORT

# Teacher Salary and Benefits in Colorado

Curious about teaching, but wondering what your finances will look like? We've created this salary and benefits report so you'll know what to expect.



In this report, you'll find information on:

 Teacher salaries

 Benefits

 Cost of living

 Job security

 Career growth

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# How much do teachers in Colorado earn?

Your salary will depend on where you teach, as well as your experience level and credentials.

What does that mean in concrete numbers? In this section, we'll share example salaries from around the state.

## Starting salary

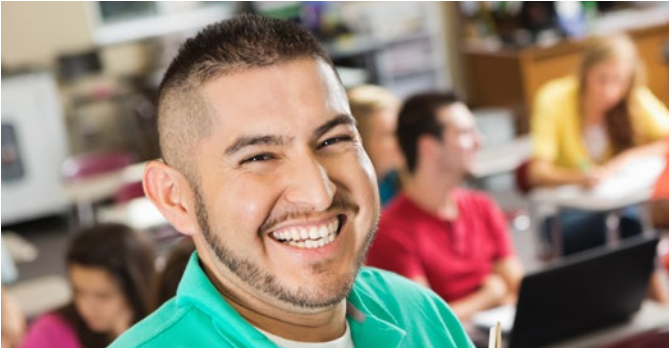
The starting salary is what you'll make in your very first year as a teacher, right out of your teaching program. Starting salaries **vary from district to district**, but are still comparable around Colorado. In 2020, Colorado's average teacher starting salary was \$35,292. (1)

Check out these 2021-2022 salaries for beginning teachers around the state:



City (District)	Salary for first-year teachers with a bachelor's degree	Salary for first-year teachers with a master's degree
Colorado Springs <a href="#">Colorado Springs School District 11</a>	\$40,200	\$45,343
Denver <a href="#">Denver Public Schools</a>	\$45,800	\$50,343
Grand Junction <a href="#">Mesa County Valley School District 51</a>	\$41,000	\$44,250
Northern Colorado <a href="#">Poudre School District</a>	\$44,000	\$48,200
Pagosa Springs <a href="#">Archuleta School District 50</a>	\$43,050	\$47,350
Pueblo <a href="#">Pueblo County School District 70</a>	\$39,491	\$43,584

To see more salaries around the state, check out the district profiles at our Schools & Community page. Visit [colorado.teach.org/schools-community](https://colorado.teach.org/schools-community).



## Average salary

Average salary refers to what *all* teachers make, on average—so that includes people who have advanced degrees and have been in the job for years.

**In the 2020-2021 school year, the average salary for Colorado teachers was \$60,611. (2)**

The chart below shows salaries for Colorado teachers with a master's degree and 10 years of experience. These salaries do *not* include extra certifications, incentives or after-school positions like coaching, all of which can increase your pay.

### SALARY FOR TEACHERS WITH 10 YEARS OF EXPERIENCE AND A MASTER'S DEGREE

City (District)	Salary
Colorado Springs <a href="#">Colorado Springs School District 11</a>	\$55,274
Denver <a href="#">Denver Public Schools</a>	\$70,495
Grand Junction <a href="#">Mesa County Valley School District 51</a>	\$52,405
Northern Colorado <a href="#">Poudre School District</a>	\$63,629
Pagosa Springs <a href="#">Archuleta School District 50</a>	\$53,850
Pueblo <a href="#">Pueblo County School District 70</a>	\$56,694

## Increasing your salary

There are a number of ways you can increase your salary as a teacher. Advanced degrees, such as a master's, are one way to bump up your pay.

You can also earn more by leading certain extracurriculars, like yearbook, choir or sports teams. Pay for these roles can range from a few hundred to several thousand dollars, depending on the activity and your district.

### Example

Say you're a middle school teacher in the Poudre School District in Fort Collins, and you're interested in sponsoring the school yearbook. Your pay could add up like this:

$$\begin{array}{r}
 \$44\text{K} \text{ Starting salary} \\
 + \quad 15\text{K} \text{ Master's degree/} \\
 \quad \quad 8 \text{ years' experience} \\
 + \quad 1\text{K} \text{ Yearbook sponsor (3)} \\
 \hline
 \$60,000 \text{ Total Salary}
 \end{array}$$

Many districts also offer bonuses or incentives for meeting certain performance benchmarks, or for getting your National Board Certification. For example, National Board Certified teachers in Denver can go up a step on the district salary schedule—meaning you'll earn around \$2K-\$3K more per year. (4)



# Can I have a comfortable life as a teacher?

The short answer to this question is yes!

The longer answer is yes, and it's also smart to compare costs of living in different towns and cities. You might earn a lower dollar amount as a rural teacher than you would in a metro area—but remember, your cost of living will also be much lower in a rural district.

Plus, most teacher salaries are on the rise in Colorado. From 2019 to 2020, average teacher salaries rose by 5.03%. (2) That's one of the fastest-growing salaries in the nation!

Extra financial supports, like loan forgiveness and housing assistance programs, can also make many cities more affordable.

## How does teaching compare to other professions in Colorado?

On average, teachers in Colorado earn as much or more than professionals in other popular fields. Teachers usually work 180-190 days each year—compared to 260 work days a year in most other professions. Take a look at this chart to compare average salaries across the state (5):

Industry	Job	Days of work per year	Average salary
Education	Teacher	185	\$61K ←
Law	Law Clerk	260	\$60K
Social Services	Social Worker	260	\$55K
Business and Finance	Tax Preparer	260	\$58K
Art and Design	Graphic Designer	260	\$55K
Healthcare	Registered Nurse	260	\$77K
Technology	Web Developer	260	\$73K



# Benefits

Most teachers in Colorado enjoy excellent benefits. In this section, we'll break down what that can look like.

## Health

Health benefits vary from district to district. That said, as a public school teacher, you can expect comprehensive medical, dental and vision benefits for you and your family.

## Retirement

In Colorado, if you've put in 30 years of in-state service as a teacher, you can retire with a full pension at age 65. You can also retire earlier and with less time, and still receive partial benefits. (6)

## Vacation

You're probably aware that teachers get a long summer break. You can use this time for professional development, to relax, to work elsewhere or whatever else you like. Some districts offer summer positions for teachers, such as summer school classes or curriculum development jobs.

Other vacation days will vary by district, but during the school year, you'll generally get the same vacation days as your students.

- Spring break
- December holiday break
- National holidays off
- Paid personal & sick days during the school year

## Professional development

You can increase your knowledge and your pay through additional classes after you become a teacher. Many Colorado school districts offer tuition reimbursement and paid professional development leave for teachers.



Tuition reimbursement can cover anywhere from three to six credit hours. This makes your education cheaper, and helps schools retain top-notch educators. Your district may also cover leave and expenses for you to pursue professional development such as conferences or trainings.

## Loan forgiveness and other financial aid

Public school teachers can get thousands of dollars in financial support, including student loan forgiveness. That means that if you meet certain criteria, you won't need to pay back the rest of your loans.

Below, we'll go over a few loan forgiveness and educator support programs.

### Teacher Loan Forgiveness Program

The Teacher Loan Forgiveness Program benefits public school teachers with federal student loans. To qualify, you'll need to:

- Teach in a school that serves low-income students.
- Teach full-time for five consecutive academic years.
- Have taken out your loans *before* the end of your five years of service.

Math, science and special education teachers can receive up to \$17,500 in loan forgiveness. If you teach a different subject, you can still get up to \$5,000 in forgiven loans.

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/teacher](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher).

### Perkins Loan Forgiveness

You can get up to 100% of your Perkins loans forgiven if you teach a shortage area subject in a school that serves low-income students. In Colorado, shortage area subjects include:

- Math
- Science
- Special education
- Foreign languages

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/perkins](https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins).

### Public Service Loan Forgiveness

If you work in public service—meaning government or nonprofits—you may qualify to have your student loans forgiven. To get this benefit, you'll need to:

- Work full-time in a public school or public service field for 10 years.
- Make 10 consecutive years of student loan payments during that time.

To learn more, visit [studentaid.gov/manage-loans/forgiveness-cancellation/public-service](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service).

### Support for Rural Educators

If you commit to teaching in a rural area in Colorado, you'll qualify for additional financial assistance and stipends. The chart below shows Colorado programs that help rural educators to earn their teaching license.

Program	Colorado Rural Teaching Fellowship	Colorado Rural Teaching Stipend	Rural Alternative Licensure Stipend
Funding amount	\$10,000	Up to \$4,000	Up to \$6,000
What does the funding cover?	Costs during a yearlong teaching experience in a rural school, in the final year of your teaching program	During your student teaching semester	Program-related costs for alternative licensure, including travel, technology, testing and licensure fees
Teaching time commitment after you earn your license	Two years	Three years	Three years

To learn more about programs for rural educators, visit <https://cdhe.colorado.gov/current-and-future-colorado-educators>.

## Housing assistance

Housing is expensive, and affording a house can be a major concern. Fortunately, Colorado teachers have options to cover the cost of buying a home.

### Landed

Landed supports educators and school staff to buy a home in the Denver and Boulder metro areas. The program offers:

- Education about homeownership
- A personalized homebuying team
- A program to help you reach a 20% down payment

To learn more about Landed, visit [landed.com](https://landed.com).

### Good Neighbor Next Door

Good Neighbor Next Door is a program through the Department of Housing and Urban Development. The program offers public service professionals, including teachers, 50% off the list price of a home in a revitalization area. In exchange, you'll commit to living in the home for at least 36 months.

To learn more about Good Neighbor Next Door, visit [https://www.hud.gov/program\\_offices/housing/sfh/reo/goodn/gnndabot](https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot).



### Teacher Next Door Program

The Teacher Next Door Program is designed to help classroom teachers buy a home in Colorado and become homeowners in the communities where they work. The program offers a wide range of support for educators, including:

- Housing grants
- Down payment assistance
- Home loans
- Preferred interest rates

To learn more about the Teacher Next Door Program, visit <https://www.teachernextdoor.us/Teachers>.

## How much job security will I have as a teacher?

Now is a great time to become a teacher. Teachers are in high demand across Colorado, and the number of teaching opportunities is projected to grow in the coming years. (7) Teachers in special education, STEM, rural education and culturally and linguistically diverse education. That means you'll have extra job security if you teach in one of these areas.

In Colorado, you'll be eligible for tenure after three consecutive years of effective teaching. Tenured teachers have even more job security than non-tenured teachers. (8)

# Can I grow in my career as a teacher?

One of the great benefits of teaching is that it opens the door to many other career paths. As an educator, your path might lead into any number of other fields, including classroom leadership, school or district leadership, education policy or educational products that help teachers.

Let's get a little more specific about what career growth can mean. If your heart is in the classroom, you can teach and grow into specialized leadership roles. You could become a peer observer who offers instructional support and feedback to colleagues. Or as a mentor teacher, you could help student teachers and early career teachers develop their teaching chops and strategies.

Interested in life outside the classroom? The table below shows recent salaries for school and district leadership positions across Colorado. These salaries are samples, to give you a sense of the types of jobs and salaries available in school and district leadership. You can click on the links for each district to see salaries for additional administrative positions.

All salaries are for the 2021-2022 school year unless otherwise noted.	
City (District)	Salary
Colorado Springs <a href="#">Colorado Springs School District 11</a> (2020-2021)	<ul style="list-style-type: none"> <li>• Special Education Facilitator: \$84,545-\$95,212</li> <li>• Assistant Director of Equity and Inclusion: \$100,700-\$113,484</li> </ul>
Denver <a href="#">Denver Public Schools</a>	<ul style="list-style-type: none"> <li>• High School principal: \$118,500-\$169,420</li> <li>• Elementary school assistant principal: \$86,000-\$123,050</li> </ul>
Grand Junction <a href="#">Mesa County Valley School District 51</a>	<ul style="list-style-type: none"> <li>• Dean of Students: \$68,734-\$103,101</li> <li>• Director of Social Emotional Learning and Behavior Supports: \$108,527-\$165,752</li> </ul>
Northern Colorado <a href="#">Poudre School District</a>	<ul style="list-style-type: none"> <li>• Gifted &amp; Talented coordinator: \$68,933-\$95,127</li> <li>• Director of Curriculum, Instruction &amp; Assessment: \$109,687-\$151,368</li> </ul>
Pagosa Springs <a href="#">Archuleta School District 50</a>	<ul style="list-style-type: none"> <li>• Elementary school assistant principal: \$68,591-\$88,591</li> <li>• Middle school principal: \$77,947-\$97,947</li> </ul>

To learn more about career growth possibilities, visit [www.teach.org/explore/career-paths](http://www.teach.org/explore/career-paths).





**This report is meant as a general overview or starting point—but there's a lot more info where this came from! A TEACH Colorado coach can answer all your questions about what it's like to be a teacher in Colorado. Visit [colorado.teach.org/services/coaching](https://colorado.teach.org/services/coaching) to set up a free session.**

## References

- (1) National Education Association. "Teacher Pay and Spending: How Does Your State Rank?" April 23, 2021.
- (2) Will, Madeline. "Teacher Salaries Are Increasing. See How Your State Compares." Education Week. April 26, 2021.
- (3) Poudre School District Extra Duty Stipend Schedule, 2021-2022 School Year. [PSDSchools.org](https://psdschools.org).
- (4) Teach—Compensation and Benefits. Denver Public Schools. <https://careers.dpsk12.org>.
- (5) Salary Finder, CareerOneStop. U.S. Department of Labor. [Careeronestop.org](https://careeronestop.org).
- (6) Benefit Estimate Assumptions. Colorado PERA. [COPERA.org](https://copera.org).
- (7) Careers With Most Openings, CareerOneStop. U.S. Department of Labor. [Careeronestop.org](https://careeronestop.org).
- (8) Senate Bill 10-191. Colorado Department of Education. [CDE.state.co.us](https://cde.state.co.us).
- (9) 2021-22 Approved Salary Schedules, Archuleta School District 50 JT. [MyPagosaSchools.com](https://mypagosa.com).
- (10) Poudre School District Special Pay Schedule (S), 2021-2022 School Year. [PSDSchools.org](https://psdschools.org).
- (11) Be a Teacher Leader, Denver Public Schools. [Careers.DSPK12.org](https://careers.dpsk12.org).